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*The local assessors have
partnered with the Chief County
Assessment Office to make
relevant assessment information
available on-line at
www.lakecountyil.gov/assessor*



How to read your assessment notice

*A guide to
understanding your
assessment notice*



Each year Lake County's Chief County Assessment Office mails an assessment notice to all taxpayers. In addition, assessment changes for the year are published in a newspaper that serves your local community.

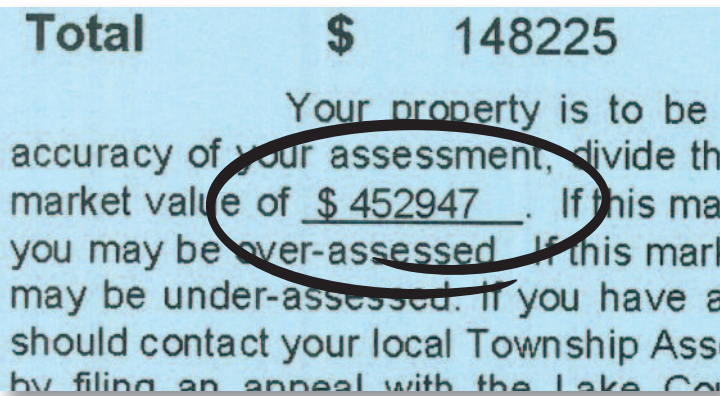
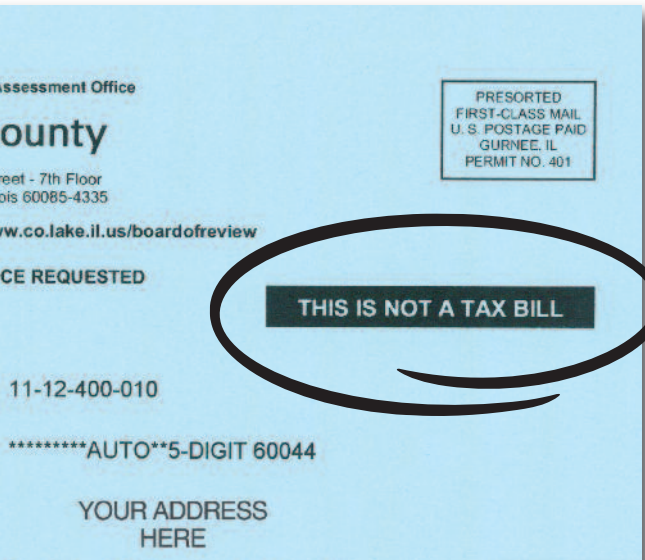
All of the assessments for a township are published on the county's website, along with detailed parcel information. The county's website also contains a tool that allows most residential property owners to compare their property assessment with those of others, to determine the fairness of the assessment.

How to read your assessment notice

A guide to understanding your assessment notice

If this is not a tax bill, what is it?

Your assessment notice is just that—a notice. It indicates what the property tax valuation for your property is for this year. The assessment is an estimate of what your property is worth and is expressed as one-third of the fair cash value of the property. In most instances the valuation was conducted by your township assessor and then equalized by the Chief County Assessment Office. The notice does not indicate what your taxes will be for this tax year (payable next spring).



Why did your assessment change?

There are three primary reasons why your assessment could change. First, there could have been an improvement added to the property, which changes the overall market value. Second, the local assessor reviews the market areas in their jurisdiction and decides that the estimates of value need to be changed based upon a sales ratio study. Finally, the Chief County Assessment Office in Lake County annually applies a township multiplier to all non-farm parcels based upon a review of the township assessor's revaluation work.

Please note that the assessment notice also contains an estimate of current market value in addition to the assessed values for your property.

Is the assessor responsible for your tax bill?

The assessor does his/her work independent of the other components of the tax billing cycle. Each government body passes a levy to obtain the money for them to operate. That levy eventually becomes the tax rate that has been extended to collect the money. As a result, the Assessor has no control over how much taxing districts request from residents in their annual levy, or how they handle their financial affairs.

How can I estimate my upcoming tax bill?

To estimate your potential tax bill, you can take the assessed value, subtract the exemptions you receive and multiply that amount by last year's tax rate. This will provide you an estimate of what your bill might be. It will not take into account decisions specific to this tax year, like a new referendum becoming effective. Assessors can assist you in coming up with an estimate of a future tax bill.

If you have recently improved your property and you qualify for a Homestead Improvement Exemption, the value associated with those new or additional improvements is reflected in your assessment. The Home Improvement Exemption is limited to \$25,000 of assessed value and will be removed at the time of billing.

Are you saving as much as you can?

Homestead exemptions for owner-occupied properties are very valuable to taxpayers today. The state legislature recently added a number of new homestead exemptions. For property tax purposes, senior exemptions are applicable to those who have turned 65 years of age.

Please review your most recent tax bill, check your tax bill on-line at www.lakecountyil.gov, or contact your local assessor to see that you have all of the homestead exemptions you are entitled to.

What are the homestead exemptions?

- General Homestead Exemption
- Senior Homestead Exemption
- Senior Citizens Assessment Freeze
- Disabled Veteran's Exemption
- Returning Veteran's Exemption
- Disabled Veteran's Standard Homestead Exemption
- Disabled Person's Exemption

What can I do if I believe my assessment is incorrect?

Taxpayers have 30 days from the date of notification and publication of assessment changes to file an appeal with the Board of Review. The filing deadlines are included on your assessment notice. Information on the appeal process is available from the Chief County Assessment Office, your township assessor's office and is available on-line at www.lakecountyil.gov/boardofreview.

2006 ASSESSED VALUE			2007 ASSESSED VALUE		
After Board of Review Revision/Equalization			Subject to Revision/Equalization by Board of Review and/or State Department of Revenue		
Land	\$	48856		\$	49760
Building	\$	99369		\$	101207
Total	\$	148225		\$	150967

Your property is to be assessed at the median level of 33.33%. To check the